



Handwritten signature or initials.

PATENT

Attorney Docket No.: 37861-150995

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Patent application of :
James E. Greenwood :
Serial No.: 09/834,514 : Group Art Unit:
3624 :
Filed: April 13, 2001 : Examiner:
Felten, Daniel :
For: Method for Automated and Integrated :
Lending Process :
:

RESPONSE TO RESTRICTION REQUIREMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

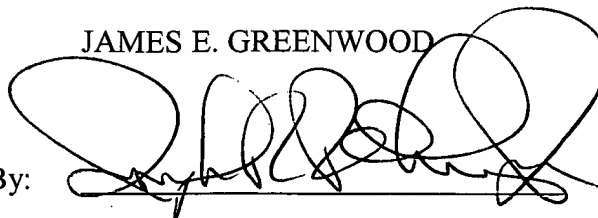
This response to the restriction requirement mailed on 3/6/06 is being filed within the first month for response. Accordingly, no fee is due with this response.

The Examiner has identified two groups of claims that are deemed to be “independent or distinct”. Though the Applicant disagrees with that conclusion, the Applicant wishes to advance prosecution of this application as quickly as possible.

Therefore the Applicant selects the Group II claims (3, 15 and 16) for prosecution.

JAMES E. GREENWOOD

By:

A large, stylized handwritten signature in black ink, appearing to read 'Joseph R. DelMaster, Jr.', written over a horizontal line.

Joseph R. DelMaster, Jr.

Reg. No. 38,123

DRINKER BIDDLE & REATH LLP

One Logan Square

18th and Cherry Streets

Philadelphia, PA 19103-6996

Attorneys for Applicant